

FIG. 2

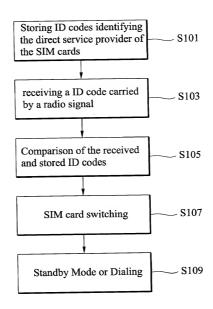


FIG. 3

| Card Provider | IDW | IDV | IDU | IDT | IDG |
|------------------|-----|-----|-----|-----|-----|
| W | | 30 | 12 | 21 | 20 |
| V | 30 | | 23 | 14 | 23 |
| U | 12 | 23 | | 16 | 14 |
| Т | 21 | 14 | 16 | | 18 |
| G | 20 | 23 | 14 | 25 | |

FIG. 4

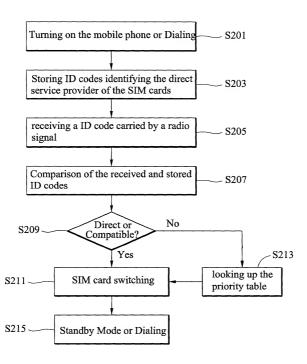


FIG. 5